

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Examiner: Siegfried E. Chencinski

Group Art Unit 3628

Application of :	William FITZPATRICK, ET AL.
Filed:	October 25, 2000
Serial No.	09/696,693
Title :	SYSTEM FOR PROVIDING FINANCIAL SERVICES

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**DECLARATION OF WILLIAM FITZPATRICK**

WILLIAM FITZPATRICK deposes and says:

1. This Declaration is being filed in support of U.S. Patent Application No. 09/696,693, filed October 25, 2000 (hereinafter "the Application"), to William Fitzpatrick, et al. I am the first-named inventor of the Application.
2. I received my B.S. degree in Business Administration from the State University of New York at Plattsburg in 1982. I received my M.B.A. in Financial Economics from Pace University in 1988.
3. I am currently Director of Marketing Technology of UBS Financial Services. I have held this position and performed its functions, with minor variations in title and operation, since June 1994.
4. Based on my educational background and work experience, I believe that I would be considered a person of at least ordinary skill in the art relevant to the Application, i.e. the

provision of financial services including computer-based support thereof, as of October 25, 2000 through today. I further believe that I am aware of the level of ordinary skill in the art relevant to the Application, i.e. the provision of financial services including computer-based support thereof, as of October 25, 2000 through today.

5. I have reviewed U.S. Patent No. 5,262,942 to Earle, which I have been advised has been cited against the Application. Based on my knowledge and expertise in the relevant art, both as of October 25, 2000 and through today, I believe that anyone of ordinary skill in the relevant art as of October 25, 2000 would not have considered the block "INVESTMENT ADVISOR(S) 118," shown, for example, Fig. 1A, to refer to human financial advisors. Instead, based on the figures and the corresponding discussion in the Earle patent at, for example, column 6, line 66 to column 7, line 59, it is my opinion that one of ordinary skill in the relevant art in October 25, 2000 would have considered that the various blocks of Fig. 1A to refer to computer-supported systems and not to human individuals.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

  
WILLIAM FITZPATRICK

1/9/07  
Date